REMARKS/ARGUMENTS

Claims 1, 2, 4-7, 9-12, 14, and 15 are pending in this application, and claims 1, 2, 6, 7, 11, and 12 are currently amended. Claims 1, 2, 6, 7, 11, and 12 have been amended to address informalities and grammatical issues, and claims 1, 6, and 11 have been further amended to clarify the claimed invention. For at least the reasons stated below, Applicants assert that all claims are in condition for allowance.

CLAIM OBJECTIONS

Claims 1, 6, and 11 have been objected to for a typo causing the claims to read "patents" rather than "parents." The amendments to claims 1, 6, and 11 have addressed this issue, and Applicants respectfully request that this objection be withdrawn.

CLAIM REJECTIONS UNDER 35 U.S.C. § 103

Claims 1, 2, 4-7, 9-12, 14, and 15 have been rejected under 35 U.S.C. § 103(a) as being unpatentable over Polk (U.S. Patent No. 5,946,669), in view of Single Parent Central (www.singleparentcentral.com, date range: 10/13/1999-1/19/2000). The cited references, either alone or in combination, do not teach or suggest all the claim limitations as required by MPEP § 2143, nor is there any motivation to modify the references to teach or suggest all the claim limitations as required by MPEP § 2143. For at least these reasons, this rejection is inappropriate and Applicants respectfully request that Examiner withdraw the § 103 rejection.

The present invention generally provides for a network-based child financial support framework for facilitating communications between employers, custodial parents, and non-custodial parents, comprising the steps of:

(a)   maintaining a database including information on a received financial support payment utilizing a network;

(b)   providing general information relating to the financial support payment utilizing the network;

(c)   calculating a proper amount of the financial support payment based on a profile of a user and based on an amount paid to date from a non-custodial parent to a custodial parent, wherein the profile includes data relating to at least one of income, number of children, basic support, insurance premium, child care cost, and additional expenses, wherein a first portion of the profile is received from the user across the network and a second portion of the data is received from the database, and wherein the user may change the data in the second portion of the profile; and

(d)   displaying a history associated with the financial support payment.

Because the combination of *Polk* and *Single Parent Central* do not teach or suggest every element of every claim and because there is no motivation to modify the references to teach every element of every claim, Applicants respectfully request that Examiner's § 103 rejections be withdrawn.

(a)   The References Fail to Teach or Suggest Calculating a Proper Amount of the Financial Support Payment Based on a User Profile

The present claimed invention recites, *inter alia*, calculating a proper amount of the financial support payment based on a user profile and allowing a user to change the user profile. Specifically, claims 1, 6, and 11 recite "calculating a proper amount of the financial support payment based on a profile of a user...wherein the profile includes data relating to at least one of income, number of children, basic support, insurance premium, child care cost, and additional expenses...and wherein the user may change the data in the...profile." The cited references, either alone or in combination, fail to teach or suggest at least these features of the present claimed invention.

In the August 27, 2003, Office Action, Examiner states that *Polk* fails to expressly disclose this limitation. The Examiner asserts, however, that *Single Parent Central* teaches "the use of a Child Support Calculator through a child support information resource website...," and that "[t]herefore, it would have been obvious...to have included calculating a proper amount of the financial support payment based on a profile of a user, wherein the profile includes data relating to at least one of income, number of children, basic support, insurance premium, child care cost, and additional expenses, and wherein the user may change the data in the profile, as disclosed by Single Parent Central..." Applicants respectfully disagree that *Single Parent Central* teaches (a) calculating an amount of financial support based on a user profile that includes data such as income or insurance premiums, and (b) a user profile that may be changed by the user.

Although the *Single Parent Central* website mentions a "Child Support Calculator" and includes a hyperlink to another website (<www.divorcelawinfo.com>), *Single Parent Central* does not teach or suggest a user profile, nor does it describe calculating financial support payments based on a user profile as claimed. Further, the reference does not teach or suggest a user changing the data in a user profile as claimed. Indeed, nowhere does the reference offer any suggestion as to what information the support payment is based on (e.g., a user profile) or that a user may change his or her profile.

The website that actually supports the "Child Support Calculator," namely <www.divorcelawinfo.com>, merely displays a webpage form where a user may apparently enter information into predefined text-boxes. The form provides no information as to its functionality that

would teach one how to practice claims 1, 2, 4-7, 9-12, 14, and 15. Further, nowhere does the form describe how the www.divorcelawinfo.com website arrives at the calculated child support amount nor where any of the information is derived from other than the text-boxes displayed thereon. Specifically, the reference does not teach or suggest calculating any information based on a user profile. The reference also does not teach or suggest allowing a user to change the data in a user profile. Accordingly, neither *Single Parent Central* nor the other art of record teach or suggest these aspects of the present claimed invention.

For at least these reasons, the cited references, each alone or in combination, fail to teach or suggest every element of claims 1, 2, 4-7, 9-12, 14, and 15, and Applicants respectfully request that Examiner's § 103 rejections be withdrawn.

(b)   The References Fail to Teach or Suggest a User Profile Received from Both a User and a Database and Allowing the User to Change the Portion of the Profile in the Database

The present claimed invention further recites "a profile of a user...wherein a first portion of the profile is received from the user across the network and a second portion of the profile is received from the database, and wherein the user may change the data in the second portion of the profile." The cited references do not teach or suggest these features of the present claimed invention.

As previously noted, Examiner acknowledges that *Polk* fails to disclose "calculating a proper amount of the financial support payment based on a profile of a user..." but states that *Single Parent Central* suggests the user profile. The limitations of the user profile being received from both a user across a network <u>and</u> a database, and further allowing the user to change the portion of the profile in the database, are not taught by the cited references. Specifically, *Single Parent Central* merely provides a link to a "Child Support Calculator" on the <www.divorcelawinfo.com> website. As previously described, the calculator on <www.divorcelawinfo.com> displays only a webpage form where a user may apparently enter information into predefined text-boxes. Nowhere does the reference describe actually maintaining a database with profile data much less profile data that may be changed by the user.

Rather, the reference—which provides only modest information as to the functionality of the Child Support Calculator—indicates that the information entered into the predefined text-boxes will <u>not</u> be transmitted across the network. *See*, <www.divorcelawinfo.com> (noting that "No information is transmitted back to the internet! All information remains confidential). This apparent security measure implies (a) that the profile information provided by the user cannot be received

from a user across a network, (b) that no database is used to store a portion of the profile data, and (c) the user has no ability to change profile data that would have been stored on a database.

For these additional reasons, the cited references, each alone or in combination, fail to teach or suggest every element of claims 1, 2, 4-7, 9-12, 14, and 15, and Applicants respectfully request that Examiner's § 103 rejections be withdrawn.

(c)   There is No Suggestion or Motivation to Modify the References to Achieve the Aforementioned Missing Limitations

In addition to the cited references failing to teach or suggest all of the claim limitations of the present invention as described above, there is also no suggestion or motivation to modify the references to include (a) calculating financial support payments based on a user profile, (b) a user changing the data in the user profile, or (c) a user profile that is received from both a user across a network and a database.
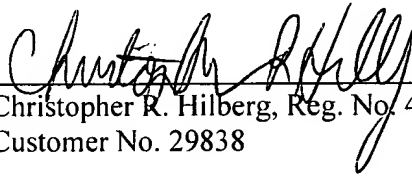
In order to establish a *prima facie* case of obviousness, there must be some suggestion or motivation to modify references, and the source of the motivation must come from (1) the nature of the problem to be solved, (2) the teachings of the prior art, or (3) the knowledge of persons of ordinary skill in the art. MPEP §§ 2143, 2143.01. In the present case it has not been shown that one of ordinary skill in the art would be motivated modify the teachings of *Polk* to include calculating financial support payments based on a user profile that is received from both a user across a network and a database or changing a user profile in light of the teachings of the *Single Parent Central* reference. Child support systems are notorious for being technologically un-savvy and bureaucratic government systems. Nowhere in the record has it been demonstrated that (1) there is a problem or shortcoming in cited references of a nature that is solved by implementing a dual-sourced user profile or allowing a user to change that profile as claimed in the present invention, or (2) there is any teaching in the references that would lead one to so modify the references. Without a showing of at least one of these items, a *prima facie* case of obviousness has not been established.

Because the cited references fail to teach or suggest all of the claim limitations of claims 1, 2, 4-7, 9-12, 14, and 15 and because there is no motivation or suggestion to modify the references, Applicants respectfully request that the Examiner's § 103 rejections be withdrawn. For this additional reason, the cited references fail to teach or suggest every element of claims 1, 2, 4-7, 9-12, 14, and 15, and Applicants respectfully request that Examiner's § 103 rejections be withdrawn.

CONCLUSION

Applicants submit that all pending claims are allowable and respectfully request that a Notice of Allowance be issued in this case. In the event a telephone conversation would expedite the prosecution of this application, the Examiner may reach the undersigned at (612) 607-7386. If any fees are due in connection with the filing of this paper, then the Commissioner is authorized to charge such fees including fees for any extension of time, to Deposit Account No. 50-1901 (Reference 60021-359701).

Respectfully submitted,

By _____
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